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DATAGRAM

Financial Assistance for Medical Students, 1984–85

The Association of American Medical Colleges (AAMC) collects data through the Liaison Committee on Medical Education (LCME) annual questionnaire from its member medical schools concerning financial assistance awarded to medical students. The following summary and analysis of 1984–85 data is the third of an annual series published on this subject (1, 2).

Table 1 lists the financial assistance

TABLE 1

Sources of Medical Student Financial Assistance

Sources	1983–84			1984–85		
	Total Amount (In millions)	No.	Average Amount	Total Amount (In millions)	No.	Average Amount
Scholarships						
Administered by schools						
Exceptional financial need	$ 2.5	173	$14,334	$ 2.4	147	$16,326
Medical Scientist Training Program	7.2	525	13,719	8.6	586	$14,675
School funds	30.0	12,741	2,426	35.0	13,583	2,576
Other scholarships	10.7	6,463	1,654	11.1	6,849	1,621
Subtotal	50.4			57.1		
Not administered by schools						
Armed Forces health professions	51.2	3,289	15,575	52.3	3,080	16,981
National Health Service Corps	9.1	661	13,691	4.0	246	16,260
National medical fellowships	1.2	811	1,528	0.9	697	1,291
Other (with service commitment)	9.5	1,823	5,206	9.1	1,542	5,901
Subtotal	71.0			66.2		
Total scholarships	121.4			123.3		
Loans						
Administered by schools						
Health professions student loans	22.0	8,925	2,459	19.0	7,647	2,484
Guaranteed student loans	7.2	1,471	4,840	3.2	670	4,776
National direct student loans	18.2	8,729	2,087	18.5	9,259	1,998
Loans from school funds	22.7	8,939	2,540	26.8	9,757	2,746
Subtotal	70.1			67.5		
Not administered by schools						
Guaranteed student loans	188.6	39,052	4,829	186.6	39,329	4,744
Health education assistance loans	78.8	9,830	8,013	91.7	10,764	8,519
Parental loans for undergraduate students (ALAS/PLUS)	18.0	6,245	2,884	27.2	9,491	2,918
Other loans	6.2	2,614	2,370	6.8	2,811	2,419
Subtotal	291.6			312.3		
Total loans	361.7			379.8		
College Work Study Program	2.7	1,768	1,521	2.7	1,968	1,371
Grand total	485.8			505.7*		

* Total does not add due to rounding.

awarded to medical students from all known sources for the 121 institutions reporting in 1984–85, along with data from the 120 that responded in 1983–84. In 1984–85, a record total amount of financial assistance went to medical students—over $505 million, an increase of 4.1 percent over the previous year (Table 2). Also evident in 1984–85 was a continuing trend of reliance on loans, particularly high interest ones, to finance medical education and a significant increase in the amount of institutional assistance made available to medical students.

Medical students' need for financial assistance is, of course, closely linked to tuition, fees, and living expenses. In 1984–85, tuition and fees at private U.S. medical schools rose in the aggregate by 7 percent, and living expenses rose by 13 percent. At public institutions, average tuition and fees for resident students increased by 8.5 percent, while average living expenses at public schools rose by 3.5 percent. The fact that overall medical school costs rose much faster than the aggregate aid awarded to medical students accounts in part for the sharp rise in unmet need for students. Unmet need in 1984–85 was up $10.5 million, or almost 32 percent, from the previous year's level.

TABLE 2

Changes in Financial Aid to Medical Students, 1975–76—1984–85

(Dollars in millions)

Academic Year	Total Assistance		Increase/Decrease from Previous Year	
	Current Dollars	Constant Dollars*	Amount†	Percent
1984–85	505.7	262.0	+19.9	+4.1
1983–84	485.8	262.4	+46.0	+10.5
1982–83	439.8	245.2	−25.6	−5.5
1981–82	465.4	275.4	+63.5	+15.8
1980–81	401.9	262.5	+63.9	+18.9
1979–80	338.0	250.6	+73.9	+28.0
1978–79	264.1	217.9	+57.7	+28.0
1977–78	206.4	183.3	+41.1	+24.9
1976–77	165.3	156.3	+16.5	+11.1
1975–76	148.8	148.8	+29.4	+24.7

* 1975 = 100.

† Current dollars.

The Guaranteed Student Loan (GSL) Program remained the cornerstone of medical student financing. In 1984–85 just under 60 percent of all medical students received such loans; they represented 37.5 percent of total medical student financial assistance. Overall, medical students were awarded $6 million less in GSL funds in 1984–85 than they were in the previous year. The smaller amount suggests that borrower eligibility for or student interest in the GSL program has plateaued, and that use of such loans will not increase or decrease dramatically unless borrower limits are altered or the financial situation of medical students changes significantly. The aggregate medical student GSL borrowing level of $228.7 million in 1981–82 now appears almost certainly to have been an anomaly, caused by the impending application of a GSL needs test on October 1, 1981, for borrowers with resources greater than $30,000 a year.

Medical student reliance on the Health Education Assistance Loan (HEAL) Program continued to increase in 1984–85, although at a slower pace than in recent years; borrowing increased by $12.9 million, or 16.3 percent, over the prior year. Increases had been 56.3 percent and 51.8 percent in the two previous years. The HEAL Program in 1984–85 provided 18 percent of all medical student aid; the program accounted for only 3.8 percent of such aid as recently as 1980–81. Borrowing under the ALAS/PLUS Program, another source of relatively unsubsidized loan capital, increased sharply for medical students in 1984–85, by $9.2 million or 51.1 percent. The sharp increase is due to the unavailability of more attractive loans as well as broader participation in the program by lenders.

The National Direct Student Loan (NDSL) Program and the Health Professions Student Loan (HPSL) Program, both established in the era when the federal government used highly subsidized loans to encourage participation in postsecondary education, continued to provide significant amounts of medical student loans. The NDSL Program provided $18.5 million and the HPSL Program $19 million in 1984–85. The latter figure represents a $3 million drop from the previous year. The de-

crease reflected an erosion of institutional revolving funds resulting from the lack of new federal capital contributions for the past three years.

Scholarship awards made to medical students in 1984–85 showed relatively little change from the previous year. Overall, scholarship funds increased by $1.8 million from 1983–84. National Health Service Corp (NHSC) scholarships changed more in percentage terms than any other scholarship program; unfortunately, this was a downward drop of $5.1 million, or 56 percent, from the previous year. Only 246 medical students received NHSC scholarships in 1984–85. At the height of the program's funding, in 1980–81, it provided 4,079 medical students with $50.1 million.

Scholarship and loans from internal institutional resources increased significantly in 1984–85, by $9.1 million or 17 percent. This increment was likely due to bleak prospects for new sources of scholarships or low-cost loans. At least some of these funds were deployed in an innovative fashion, for example, paying interest on high-cost loans during the in-school period.

The LCME data also showed the indebtedness of senior medical students. According to the survey, 1985 indebted seniors carried average debt burdens of $30,256, up 12.5 percent from the year before. Data provided on the annual AAMC graduation questionnaire for 1985 showed similar levels of indebtedness, indicating average indebtedness of $29,943 for the 87 percent of graduating seniors with debt.

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